INFORMATION FOR VETERANS Federal COVID-19 Response

Accessing VA for COVID-19 Testing and Care

The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides the Department of Veterans Affairs (VA) with \$19.57 billion in funding to ensure it has the equipment, tests, and support services necessary to provide veterans with the additional care they need at facilities in Hawaii and across the nation. This includes funding to cover treatment at VA hospitals and in community urgent care clinics and emergency rooms.

Q: I'm a veteran and I have COVID-19 symptoms. Can I get tested at the VA?

A: Yes, any veteran with symptoms such as fever, cough or shortness of breath should immediately contact their VA provider. VA urges veterans to **call** before visiting. Upon arriving, all patients are screened for flu-like symptoms before they enter to protect patients and staff. Veterans can also sign into My HealtheVet to send a secure message to VA or use telehealth options to explain their condition and receive a prompt diagnosis.

Q: Do I need to worry about paying for the COVID-19 test?

A: No. Under Section 3006 of the Families First Coronavirus Response Act, the VA is required to cover the cost of the test and your visit to receive the testing, without any cost sharing.

For VA Patients

The VA is following guidance from the Centers for Disease Control and Prevention (CDC) for clinics and healthcare facilities and in many cases is rescheduling non-urgent, routine care. Because this is a rapidly changing situation, the best way to get the most up-to-date facility information is to contact your local VA provider directly. For veterans utilizing VA prosthetic services, the CARES Act gives VA increased flexibility for veterans to get new prosthetics or get their prosthetics adjusted by a community provider. For veterans utilizing mental health services, the bill also allows VA to work with telecommunications companies to offer subsidized fixed and mobile Internet services to veterans so they can utilize telemental health services.

Q: Will I still be able to make an appointment for routine care with the VA?

A: Yes, however the VA is following the CDC guidance for clinics and healthcare facilities and in many cases is rescheduling non-urgent, routine care or delivering that care through e-consult, VA telehealth, or telephone visits when clinically appropriate. You must <u>contact</u> your VA provider directly to discuss your options. The VA is expected to review scheduling decisions on a case-by-case basis, taking into account your individual needs, including the immediacy and severity of your condition, and COVID-19 related risks.

Q: If I cannot get routine care at a VA facility, can I access community care instead?

A: Yes, you may be eligible for community care referral. However, community health care systems are also implementing the CDC recommendations, which will affect capacity for non-urgent and non-emergency care referrals. As a result, the VA is prioritizing referrals for emergency or urgent clinical needs. The VA is expected to make referral decisions for routine care on a case-by-case basis, taking into account individual patient needs, including COVID-19-related risks, local community provider availability, and community level emergency response efforts, including social distancing measures.

<u>Contact</u> your VA provider if you are a veteran receiving care in the community for prior referrals including, but not limited to, chemotherapy, dialysis, and other chronic conditions, so that you can discuss your options for receiving uninterrupted care.

Q: I use VA's prosthetics service and need to get my prosthetic adjusted, but I am nervous to go into a VA facility because I have underlying conditions that make me more at risk of complications from COVID-19. Where can I go to get my prosthetic adjusted?

A: The CARES Act gives the VA more flexibility to allow veterans who need their prosthetics created or adjusted to do so in their local community. Call your local VA provider or message them on MyHealtheVet and ask about this option.

Q: I am a veteran living in a rural area and am being told that my appointments will now be through telehealth, but I can't afford internet services or don't have a good internet connection. How will this bill help me?

A: Talk to your provider and local VA about getting an iPad or other tablet from VA. The CARES Act allows VA to enter into partnerships with local telecommunications companies to subsidize or completely pay for broadband internet services. Call your local VA facility or send a secure message to your provider on My HealtheVet to ask about this option.

For VA Pharmacy Patrons

Q: What should I do if I need to refill my prescription?

A: The VA is mailing all non-emergency medications to veterans. For emergency medications, most VA medical centers are now operating an outside pick-up window near facility entrances. For non-emergency medications, order your refills at least 14 days in advance using My HealtheVet or calling the automated refill line (1-888-397-8387, press 1 for pharmacy).

Be sure to <u>contact</u> your local VA pharmacy before attempting to pick up medications to determine if there are specific facility access restrictions or limited hours of operation.

Q: What if my prescription renewal requires an in-person evaluation?

A: If you need to renew a prescription for a medication that requires an in-person evaluation, VA has temporarily updated its policy to allow this type of evaluation through

telehealth (phone or video) appointment. To request a telehealth appointment for a prescription renewal, VA encourages you to send a secure message to your provider through My HealtheVet.

For Veterans Beneficiaries

The CARES Act protects veterans' health care benefits and pensions by preventing the 2020 Recovery Rebate payment from being counted as income.

Q: What if I'm a VA beneficiary who doesn't file an annual tax return, am I still eligible?

A: Yes, you are eligible for the 2020 Recovery Rebate payment even if you did not file a tax return in previous years. If you receive VA benefits, you will automatically receive your \$1,200 direct payment. The payment will come from the IRS, not the VA, and you will receive it just as you usually receive your benefits.

If you have a qualifying child (a dependent under the age of 17), you must use the IRS's portal for non-tax filers in order to claim the \$500 payment for children.

Q: I'm a veteran receiving pension and health care benefits from VA. Will the Recovery Rebate payment from the CARES Act count towards my income for determining my eligibility for pension, health care, and other needs-based benefits?

A: No. Under Section 20010 of the CARES Act, the 2020 Recovery Rebate payment cannot be counted as income when determining a veteran's eligibility for any VA needsbased benefits.

For Veteran Homeowners

The CARES Act provides relief for homeowners with VA-backed mortgages. If the coronavirus pandemic has caused job loss, income reduction, sickness, or other issues, homeowners are eligible for interest and penalty free forbearance for at least 6 months and up to one year. Homeowners in need of forbearance should contact their mortgage servicers as soon as possible. If homeowners have difficulty contacting their servicer or are being told they cannot qualify for forbearance, they should contact their VA Regional Loan Center at 1-877-827-3702.

- **Q**: Does being in forbearance mean that my mortgage payments are waived?
- **A**: No. Forbearance puts your payments on pause. You will still have to make these payments; however, interest will not accrue during this coronavirus-related forbearance period.
- **Q:** If my payments are paused will I have to pay all of my missed payments as soon as my forbearance ends?
- **A:** No. At the end of the forbearance period, homeowners will need to work out a repayment plan or loan modification with the mortgage service; however, servicers are prohibited from

requiring a lump sum payment once payments resume.

Q: Will receiving forbearance hurt my credit score?

A: No. Your credit will not suffer. Negative credit reporting is also suspended.

Q: I have a VA-backed mortgage. Am I protected against foreclosure during the COVID-19 emergency declaration?

A: Yes, under the CARES Act Section 4022, federally-backed mortgages, including those guaranteed by VA are protected from foreclosure for 60 days beginning on March 18, 2020.

Please find addition information for homeowners and renters here.

For Veteran Business Owners

IMPORTANT UPDATE: On April 24, 2020, the *Paycheck Protection Program and Health Care Enhancement Act* was signed into law, providing an additional \$310 billion for the Small Business Administration (SBA) Paycheck Protection Program. It is expected that the SBA could begin accepting applications as early as Monday, April 27, 2020. Please check with your local lender and the SBA's website for updates.

Q: I run a veteran-owned small business. Can the CARES Act help me?

A: Yes. If you are a veteran-owned small business, you can receive support through the Small Business Paycheck Protection Program to cover 8-weeks of your payroll, mortgage interest, rent, and utility costs. You can apply to your lender to forgive your loan for the amount of payroll costs plus payments of mortgage interest, rent, and utilities incurred during the 8-week period after the loan is disbursed. The amount that can be forgiven is proportionate to maintaining employees and wages. Any loan amounts not forgiven are carried forward as an ongoing loan with a term of 2 years, at an interest rate of 1 percent.

Please find additional information for small business owners here.

For VA Employees and Home Health Workers

The CARES Act waives the federal pay cap to allow VA employees to get paid overtime even if they exceed the federal pay cap. The bill also directs VA to provide personal protective equipment (PPE) to any VA employees or contractors who are doing home health visits.

Q: I'm a VA employee working lots of overtime due to COVID-19. Can I still receive overtime pay for hours worked, even if it puts me above the federal pay cap?

A: Yes. Under Section 20008 of the CARES Act, any VA employee involved in COVID-19 response efforts can receive pay for all hours worked, even above the normal pay caps, for work done in support of VA's response to COVID-19.

Q: I'm a home health care worker for the VA, can I receive PPE for providing home care services to veterans?

A: Yes. Under Section 20009 of the CARES Act, VA <u>must</u> provide PPE to any home health worker employed by or contracted with VA to provide services to veterans.

For Homeless Providers

The CARES Act waives the authorizing limit for the support services for veterans' families and Grant and Per Diem (GDP) program so that more funding can flow to local providers. The bill also waives the cap on per diem payments to GPD providers so VA can pay more for each veteran "head in a bed." It also allows VA to continue to pay per diem payments even if a veteran is absent more than three days from the program and prohibits veterans from being disenrolled from the GPD program if they are absent more than 14 days. Finally, the bill directs VA to use more flexibilities to provide HUD-Veterans Affairs Supportive Housing (VASH) case management services through telehealth.

Q: I am a VA HUD-VASH caseworker, how can I make sure I am keeping up with my veterans in the HUD-VASH program?

A: The CARES Act encourages VA to use more telehealth capabilities for yourself and your veterans. Call each other or use a video calling platform such as Apple FaceTime, Facebook Messenger Video Chat, Google Hangouts Video, or Skype. Ask your local VA about access to an iPad or other tablet for you or your veterans to use to facilitate virtual meetings.

Q: I am a Grant and Per Diem provider. Will I be able to keep my veterans enrolled after they are absent for 14 days?

A: Yes. This bill waives VA's requirement to automatically dis-enroll veterans using the GPD program if they are absent more than 14 days.

Q: Will I continue to get paid for veterans who are absent from my program for more than three days?

A: This bill gives VA the authority to pay GPD providers for a veteran even if they are absent from the program for more than three days. Contact your local VA about this option.

Q: Will I get paid the same amount as before?

A: This bill waives the current limit on the amount VA can pay GPD providers during the COVID-19 emergency. Contact your local VA about this option. This bill includes additional funding for VA to increase payments to many service providers, including the GPD program.

Q: I am an SSVF provider. How does this bill allow me to continue to help homeless veterans?

A: This bill includes additional funding for VA to increase payments to many service providers, including the SSVF program. For more information about how to help veterans during COVID-19, visit https://www.va.gov/homeless/ssvf/.

For State Veterans Homes

The CARES Act allows VA to give State Veterans Homes PPE so they can care for elderly veterans. It also allows VA to pay State Veterans Homes for veteran patients even if they are under the 90 percent occupancy threshold or under the 75 percent veteran occupancy threshold.

Q: I run a State Veterans Home. Will I be penalized if my residents come down with COVID-19 and are transferred to acute care, putting me under the 90 percent occupancy rate threshold needed for payment from VA?

A: No. Under Section 20005 of the CARES Act, State Veterans Homes will continue to receive payment from VA during the COVID-19 pandemic, even if they do not meet the 90 percent occupancy rate or the 75 percent veteran occupancy rate requirements for per diem payment.

Q: I run a State Veterans Home and I do not have enough PPE or supplies. What support can VA provide?

A: In addition to requesting emergency supplies and PPE from your county or state emergency coordinator, Section 20005 of the CARES Act also allows VA to share PPE and supplies with State Veterans Homes to keep residents and staff safe.

For Veteran Directed Care Participants and Providers

The CARES Act allows veterans to enroll in or renew their participation in the Veteran Directed Care (VDC) program through telephone or telehealth, without requiring an in-home visit. Importantly, the bill does not penalize or dis-enroll veterans from the VDC program if they do not submit paperwork on time. Finally, it waives the requirement that veterans and caregivers cannot be out of state for more than 14 days, and it allows them to continue receiving payments.

Q: I'm a veteran in need of home-based care. Can I still enroll or renew my participation in the Veteran Directed Care program?

A: Yes. Under Section 20006 of the CARES Act, you can enroll or renew your participation in the Veteran Directed Care program through telephone or telehealth, no in-home visit is required.

Q: I run an area agency on aging or other agency that provides services to veterans in the Veteran Directed Care program. Our county is telling us to limit face-to-face services and home visits. Can I still process new participants and renewals?

A: Yes. Under Section 20006 of the CARES Act, agencies can now enroll or renew veterans in the Veteran Directed Care program through telephone or telehealth, no in-

home visit required.

Q: I'm a veteran using the Veteran Directed Care program for home-based care, but I cannot get to a printer or post office to send in my renewal paperwork due to COVID-19. Will I be kicked out of the program?

A: No. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for late paperwork and will not be dis-enrolled or suspended from the program.

Q: I'm a veteran using the Veteran Directed Care program for home-based care, but I am currently living outside of my home state and cannot travel home due to COVID-19 restrictions and health concerns. Can my caregiver still be paid for services, even if we are out of state?

A: Yes. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for being out of state for more than 14 days during the COVID-19 emergency, and they should continue to receive payments for care.

For Student Veterans

Congress recently passed legislation that the president signed into law that directs VA to continue to pay student veterans their housing benefits at normal rates, even if their courses are moved online during an emergency or if campuses temporarily closed in response to COVID-19.

Q: My school is converting to online education because of COVID-19, will I still receive my housing allowance?

A: Yes, with the passage of Senate Bill 3503 into law (P.L. 116-128), VA will continue to make housing allowance payments to students using VA education benefits at the oncampus rate, even if the school converted to online education.

Q: Will I still receive my housing allowance even if my school temporarily closed?

A: Yes, with the passage of House Bill 6322, VA will continue to make housing allowance payments to students using VA education benefits at the on-campus rate, even if the school temporarily closed.

More Information

For more information about how the VA is supporting veterans during the COVID-19 pandemic, please visit the VA's coronavirus response <u>website</u>, or contact your <u>local</u> VA provider.